

(19) World Intellectual Property
Organization
International Bureau



(43) International Publication Date
15 May 2003 (15.05.2003)

PCT

(10) International Publication Number
WO 2003/039227 A3

(51) International Patent Classification⁷: **G06F 17/60**

(21) International Application Number:
PCT/US2002/025492

(22) International Filing Date: 9 August 2002 (09.08.2002)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
09/976,443 12 October 2001 (12.10.2001) US

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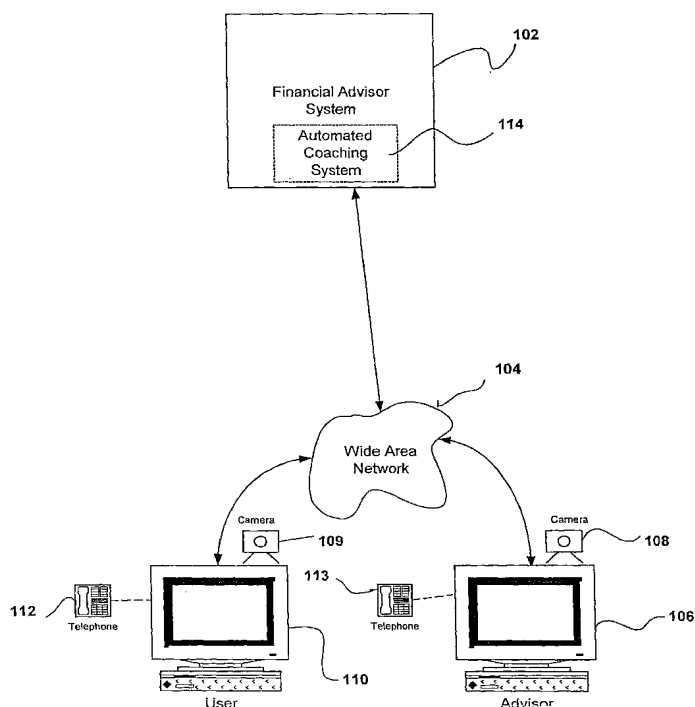
(81) Designated States (*national*): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EE, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT, TZ, UA, UG, US, UZ, VN, YU, ZA, ZW.

(84) Designated States (*regional*): ARIPO patent (GH, GM, KE, LS, MW, MZ, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE, SK, TR), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

Published:
— with international search report

[Continued on next page]

(54) Title: AUTOMATED COACHING FOR A FINANCIAL MODELING AND COUNSELING SYSTEM



(57) Abstract: An automated coaching system (114) for financial modeling and counseling (112). The automated coaching system enables a user to analyze the user's investment portfolio and dispense context sensitive automated advice to the user based on the user inputted financial data, preferences, and financial goals. The automated coaching system provides advice to the user in syntactically correct natural language coaching strings and is able to configure and recommend solution and financial products specific to the user's situation. The automated coaching system can analyze an impact of a recommended product on a user's financial model.

WO 2003/039227 A3



(88) Date of publication of the international search report:

12 February 2004

For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.

INTERNATIONAL SEARCH REPORT

International application No.

PCT/US02/25492

A. CLASSIFICATION OF SUBJECT MATTER																						
IPC(7) : G06F 17/60 US CL : 705/36 According to International Patent Classification (IPC) or to both national classification and IPC																						
B. FIELDS SEARCHED																						
Minimum documentation searched (classification system followed by classification symbols) U.S. : 705/36																						
Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched																						
Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)																						
C. DOCUMENTS CONSIDERED TO BE RELEVANT																						
Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.																				
X	US 6,021,397 A 01 February 2000 (01.02.2000), col.7, line 63-col.8, line 50; col.17, line 15-col.18, line 49	1-24																				
<input type="checkbox"/> Further documents are listed in the continuation of Box C. <input type="checkbox"/> See patent family annex.																						
* Special categories of cited documents: <table border="0"> <tr> <td>"A"</td> <td>document defining the general state of the art which is not considered to be of particular relevance</td> <td>"T"</td> <td>later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention</td> </tr> <tr> <td>"E"</td> <td>earlier application or patent published on or after the international filing date</td> <td>"X"</td> <td>document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone</td> </tr> <tr> <td>"L"</td> <td>document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)</td> <td>"Y"</td> <td>document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art</td> </tr> <tr> <td>"O"</td> <td>document referring to an oral disclosure, use, exhibition or other means</td> <td>"&"</td> <td>document member of the same patent family</td> </tr> <tr> <td>"P"</td> <td>document published prior to the international filing date but later than the priority date claimed</td> <td></td> <td></td> </tr> </table>			"A"	document defining the general state of the art which is not considered to be of particular relevance	"T"	later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention	"E"	earlier application or patent published on or after the international filing date	"X"	document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone	"L"	document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	"Y"	document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art	"O"	document referring to an oral disclosure, use, exhibition or other means	"&"	document member of the same patent family	"P"	document published prior to the international filing date but later than the priority date claimed		
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Date of the actual completion of the international search		Date of mailing of the international search report																				
11 July 2003 (11.07.2003)		18 AUG 2003																				
Name and mailing address of the ISA/US Mail Stop PCT, Attn: ISA/US Commissioner for Patents P.O. Box 1450 Alexandria, Virginia 22313-1450 Facsimile No. (703)305-3230		Authorized officer Jeffrey Pwu Telephone No. 703 308-7835																				